

Exhibit 1

COPY

IN THE CIRCUIT COURT OF ST. CLAIR COUNTY, ALABAMA

REGIONS BANK D/B/A REGIONS
MORTGAGE, SUCCESSOR BY MERGER
TO UNION PLANTERS BANK, N.A.,

Plaintiff,

vs.

DARLENE A. HARRIS and FLOYD T.
HARRIS,

Defendants.

CASE NO. CV-2005-

376
FILED

OCT 21 2005

ST. CLAIR COUNTY
Jeffery L. [Signature]
CLERK & REGISTER

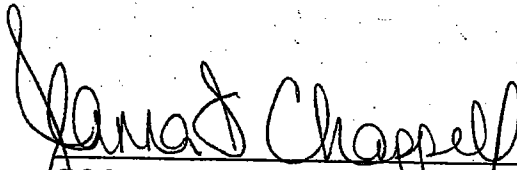
COMPLAINT

The Plaintiff, REGIONS BANK D/B/A REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., sues to recover possession of the following tract of land located in the County of St. Clair, State of Alabama:

Lot 3, Rolling Hills Subdivision as recorded in Plat Book A85-8, in the Judge of Probate Office, Pell City, St. Clair County, Alabama

Also known as: 1041 Funderburg Bend Road, Pell City, AL 35128

The Plaintiff is entitled to immediate possession of said land by virtue of the purchase of said land at a sale of same on the foreclosure of a mortgage on the 23rd day of September, 2005, which the Defendants, after the termination of Defendants' possessory interest and after Plaintiff's demand in writing therefor, unlawfully detained, plus damages for continued unlawful detention in the future, plus costs and interest as allowed by law.



GOODMAN G. LEDYARD (LED003)

JEANNA D. CHAPPELL (CHA071)

Attorneys for Plaintiff

OF COUNSEL:

PIERCE LEDYARD, P.C.

Post Office Box 161389

Mobile, Alabama 36616

(251) 338-1300

Defendants to be served at the following address:

DARLENE A. HARRIS

1041 Funderburg Bend Road

Pell City, AL 35128

FLOYD T. HARRIS

1041 Funderburg Bend Road

Pell City, AL 35128

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF ST. CLAIR

2005 12046
 Recorded in the Above
 DEED Book & Page
 10-03-2005 02:00:56 PM
 Wallace Wyatt Jr., Probate Judge
 St. Clair County, Alabama

KNOW ALL PERSONS BY THESE PRESENTS: That DARLENE A. HARRIS and FLOYD T. HARRIS, husband and wife, did, on to-wit, February 9th, 2004, execute a mortgage to UNION PLANTERS BANK, N.A., now REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., which mortgage is recorded in Book 2004, Page 6805, et seq., in the Office of the Judge of Probate of St. Clair County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in St. Clair News-Aegis, in its issues of September 1, 2005, September 8, 2005 and September 15, 2005; and

WHEREAS, on September 23rd, 2005, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. did offer for sale and did sell at public outcry, in front of the courthouse door of St. Clair County, Alabama, in the city of Pell City, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. in the amount of ONE HUNDRED FORTY TWO THOUSAND FIVE HUNDRED NINETY ONE and 98/100ths (\$142,591.98) DOLLARS, which sum the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A.; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of a credit of ONE HUNDRED FORTY TWO THOUSAND FIVE HUNDRED NINETY ONE and 98/100ths (\$142,591.98) DOLLARS, on the indebtedness secured by said mortgage, the said DARLENE A. HARRIS and FLOYD T. HARRIS, acting by and through the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. by Erskine R. Funderburg, Jr., as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. by Erskine R. Funderburg, Jr. as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Erskine R. Funderburg, Jr. as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., the following described real estate situated in St. Clair County, Alabama, to-wit:

Lot 3, Rolling Hills Subdivision as recorded in Plat Book A85-8, in the judge of Probate Office, Pell City, St. Clair County, Alabama.

TO HAVE AND TO HOLD THE above-described property unto the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

IN WITNESS WHEREOF, the said REGIONS BANK DBA REGIONS MORTGAGE, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. has caused this instrument to be executed by Erskine R. Funderburg, Jr. as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, and in witness whereof the said Erskine R. Funderburg, Jr. has executed this instrument in his/her capacity as such auctioneer on this the 23rd day of September, 2005.

DARLENE A. HARRIS and FLOYD T. HARRIS
Mortgagors

2005 12047
Recorded in the Above
DEED Book & Page
10-03-2005 02:00:56 PM
Wallace Wyatt Jr - Probate Judge
St. Clair County, Alabama
Book/Pg: 2005/12046
Term/Cashier: S RECORD1 / Lead
Tran: 3325.83293.126170
Recorded: 10-03-2005 14:01:25
CER Certification Fee 1.00
PJF Special Index Fee 5.50
REC Recording Fee 8.00
Total Fees: \$ 14.50

By: REGIONS BANK DBA REGIONS MORTGAGE,
SUCCESSOR BY MERGER TO UNION PLANTERS
BANK, N.A.

Mortgagee or Transferee of Mortgagee

By: Erskine R. Funderburg, Jr.
As Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of
Mortgagee

REGIONS BANK DBA REGIONS MORTGAGE,
SUCCESSOR BY MERGER TO UNION PLANTERS
BANK, N.A.

Mortgagee or Transferee of Mortgagee

By: Erskine R. Funderburg, Jr.
As Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of
Mortgagee

Erskine R. Funderburg, Jr.
As Auctioneer and the person conducting said sale for the
Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA

COUNTY OF ST. CLAIR

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Erskine R. Funderburg, Jr., whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/she, in his/her capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of September, 2005.

Judy A. Hardwick
NOTARY PUBLIC

MY COMMISSION EXPIRES 4-6-08

This instrument prepared by:
Goodman G. Ledyard
PIERCE LEDYARD, P.C.
Post Office Box 161389
Mobile, Alabama 36616

Grantee's Address:
P.O. Box 18001
Hattiesburg, MS 39404